

INSTITUTION: 32-0035805 - 5 CU FACTORY BUILT LENDING, LP

SECTION 1 - PROPERTY LOCATED IN MSA/MD WHERE INSTITUTION HAS A HOME OR BRANCH OFFICE

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1-to-4 Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwelling From Columns A, B, C & D	
	Home Purchase Loans				Refinancings	Home Improvement Loans						
	FHA, FSA/RHS & VA		Conventional									
	A		B		C		D					
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's				
IL/MCLEAN COUNTY/0001.04												
LOANS ORIGINATED												
APPROVED, NOT ACCEPTED			1	33							1	33
APP DENIED												
APP WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												
IL/MCLEAN COUNTY/0014.01												
LOANS ORIGINATED												
APPROVED, NOT ACCEPTED												
APP DENIED					1	27					1	27
APP WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												
IL/MCLEAN COUNTY/0014.02												
LOANS ORIGINATED												
APPROVED, NOT ACCEPTED					1	46					1	46
APP DENIED												
APP WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												
IL/MCLEAN COUNTY/0021.01												
LOANS ORIGINATED					1	20					1	20
APPROVED, NOT ACCEPTED			4	214	1	34					5	248
APP DENIED												
APP WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												
IL/MCLEAN COUNTY/0021.02												
LOANS ORIGINATED					1	26					1	26
APPROVED, NOT ACCEPTED					1	25					1	25
APP DENIED					1	27					1	27
APP WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												
IL/MCLEAN COUNTY/0054.00												
LOANS ORIGINATED					1	33					1	33
APPROVED, NOT ACCEPTED												
APP DENIED												
APP WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												

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SECTION 1 - PROPERTY LOCATED IN MSA/MD WHERE INSTITUTION HAS A HOME OR BRANCH OFFICE

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1-to-4 Family and Manufactured Home Dwellings													
	Home Purchase Loans								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwelling From Columns A, B, C & D			
	FHA, FSA/RHS & VA		Conventional		Refinancings		Home Improvement Loans							
	A		B		C		D							
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
IL/MCLEAN COUNTY/0057.00														
LOANS ORIGINATED														
APPROVED, NOT ACCEPTED														
APP DENIED			2	82							2	82		
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
MSA/MD(TOTAL)														
LOANS ORIGINATED					4	125					4	125		
APPROVED, NOT ACCEPTED			5	247	2	59					7	306		
APP DENIED			2	82	2	54					4	136		
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
INVALID GEOGRAPHIC IDENTIFIERS 2/														
LOANS ORIGINATED														
APPROVED, NOT ACCEPTED														
APP DENIED														
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
SECTION 2 - PROPERTY NOT LOCATED IN MSA/MDS WHERE INSTITUTION HAS HOME OR BRANCH OFFICES														
LOANS ORIGINATED			700	41059	355	17550	2	101			8	504	1057	58710
APPROVED, NOT ACCEPTED			1150	75297	571	28633	6	281			11	640	1727	104211
APP DENIED			3231	195922	471	24316	2	139			11	623	3704	220377
APP WITHDRAWN			23	1521	11	624							34	2145
FILES CLOSED FOR INCOMPLETENESS														
INVALID MSA/MD NUMBERS 2/														
LOANS ORIGINATED														
APPROVED, NOT ACCEPTED														
APP DENIED														
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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BORROWER OR CENSUS TRACT CHARACTERISTICS	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITI- ZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE OF INSTITUTION		OTHER PURCHASER	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
BORROWER CHARACTERISTICS																		
RACE 5/ AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NAT HAWAIIAN/OTHER PACIFIC ISLND WHITE 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE) RACE NOT AVAILABLE 6/													3	79				
ETHNICITY 7/ HISPANIC OR LATINO NOT HISPANIC OR LATINO JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/													3	79				
MINORITY STATUS 8/ WHITE NON-HISPANIC OTHERS, INCLUDING HISPANIC													3	79				
INCOME 9/ LESS THAN 50% OF MSA/MD MEDIAN 50-79% OF MSA/MD MEDIAN 80-99% OF MSA/MD MEDIAN 100-119% OF MSA/MD MEDIAN 120% OR MORE OF MSA/MD MEDIAN INCOME NOT AVAILABLE 6/													2	46				
													2	79				
CENSUS TRACT CHARACTERISTICS 10/																		
RACIAL/ETHNIC COMPOSITION 11/ LESS THAN 10% MINORITY 10-19% MINORITY 20-49% MINORITY 50-79% MINORITY 80-100% MINORITY													2	79				
													2	46				
INCOME 12/ 13/ LOW INCOME MODERATE INCOME MIDDLE INCOME UPPER INCOME													1	20				
													1	33				
													2	72				
TOTAL 14/													4	125				

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PRICING INFORMATION	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITI- ZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE OF INSTITUTION		OTHER PURCHASER	
	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #
NO REPORTED PRICING DATA 15/													1					
REPORTED PRICING DATA													3					
PERCENTAGE POINTS ABOVE TREASURY: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																		
3 - 3.99		NA		NA		NA		NA		NA		NA	1	NA		NA		NA
4 - 4.99		NA		NA		NA		NA		NA		NA	1	NA		NA		NA
5 - 5.99													1					
6 - 6.99																		
7 - 7.99																		
8 - 8.99																		
9 - 9.99																		
10 OR MORE																		
MEAN													4.05					
MEDIAN													4.06					
HOEPA LOANS 17/																		

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PRICING INFORMATION	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITI- ZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE OF INSTITUTION		OTHER PURCHASER	
	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S
NO REPORTED PRICING DATA 15/													46					
REPORTED PRICING DATA													79					
PERCENTAGE POINTS ABOVE TREASURY: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																		
3 - 3.99		NA		NA		NA		NA		NA		NA	33	NA		NA		NA
4 - 4.99		NA		NA		NA		NA		NA		NA	26	NA		NA		NA
5 - 5.99													20					
6 - 6.99																		
7 - 7.99																		
8 - 8.99																		
9 - 9.99																		
10 OR MORE																		
MEAN 30/													3.89					
MEDIAN 31/													4.06					
HOEPA LOANS 17/																		

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Race and Gender 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	4	212			3	172	1	40				
MALE	3	133			2	93	1	40				
FEMALE												
JOINT (MALE/FEMALE)	1	79			1	79						
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/	3	117			2	75	1	42				
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

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Ethnicity, Gender and Income 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	4	212			3	172	1	40				
MALE	3	133			2	93	1	40				
FEMALE												
JOINT (MALE/FEMALE)	1	79			1	79						
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	3	117			2	75	1	42				
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	4	212			3	172	1	40				
MALE	3	133			2	93	1	40				
FEMALE												
JOINT (MALE/FEMALE)	1	79			1	79						
OTHERS, INCLUDING HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN	6	250			4	168	2	82				
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN	1	79			1	79						
INCOME NOT AVAILABLE 6/												
TOTAL 14/	7	329			5	247	2	82				

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Race and Gender 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	5	140	3	79	1	34	1	27				
MALE	1	34			1	34						
FEMALE	3	73	2	46			1	27				
JOINT (MALE/FEMALE)	1	33	1	33								
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/	3	98	1	46	1	25	1	27				
MALE												
FEMALE												
JOINT (MALE/FEMALE)												



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Ethnicity, Gender and Income 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	5	140	3	79	1	34	1	27				
MALE	1	34			1	34						
FEMALE	3	73	2	46			1	27				
JOINT (MALE/FEMALE)	1	33	1	33								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	3	98	1	46	1	25	1	27				
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	5	140	3	79	1	34	1	27				
MALE	1	34			1	34						
FEMALE	3	73	2	46			1	27				
JOINT (MALE/FEMALE)	1	33	1	33								
OTHERS, INCLUDING HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	5	132	2	46	2	59	1	27				
50-79% OF MSA/MD MEDIAN	3	106	2	79			1	27				
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/												
TOTAL 14/	8	238	4	125	2	59	2	54				

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Race and Gender 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	9	352	3	79	4	206	2	67				
MALE	4	167			3	127	1	40				
FEMALE	3	73	2	46			1	27				
JOINT (MALE/FEMALE)	2	112	1	33	1	79						
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/	6	215	1	46	3	100	2	69				
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

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Ethnicity, Gender and Income 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	9	352	3	79	4	206	2	67				
MALE	4	167			3	127	1	40				
FEMALE	3	73	2	46			1	27				
JOINT (MALE/FEMALE)	2	112	1	33	1	79						
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	6	215	1	46	3	100	2	69				
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	9	352	3	79	4	206	2	67				
MALE	4	167			3	127	1	40				
FEMALE	3	73	2	46			1	27				
JOINT (MALE/FEMALE)	2	112	1	33	1	79						
OTHERS, INCLUDING HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	5	132	2	46	2	59	1	27				
50-79% OF MSA/MD MEDIAN	3	106	2	79			1	27				
80-99% OF MSA/MD MEDIAN	6	250			4	168	2	82				
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN	1	79			1	79						
INCOME NOT AVAILABLE 6/												
TOTAL 14/	15	567	4	125	7	306	4	136				

## DISCLOSURE TABLE 5-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

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Income, Race and Ethnicity	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												

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Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	3	133			2	93	1	40				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	3	117			2	75	1	42				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3	133			2	93	1	40				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	3	117			2	75	1	42				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	133			2	93	1	40				
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												

## DISCLOSURE TABLE 5-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

INSTITUTION: 32-0035805 - 5 CU FACTORY BUILT LENDING, LP

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	1	79			1	79						
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	79			1	79						
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	79			1	79						
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	7	329			5	247	2	82				

INSTITUTION: 32-0035805 - 5 CU FACTORY BUILT LENDING, LP

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	3	80	2	46	1	34						
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	52			1	25	1	27				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3	80	2	46	1	34						
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	52			1	25	1	27				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	80	2	46	1	34						
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	2	60	1	33			1	27				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	46	1	46								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	60	1	33			1	27				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	46	1	46								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	60	1	33			1	27				
OTHERS, INCLUDING HISPANIC												

INSTITUTION: 32-0035805 - 5 CU FACTORY BUILT LENDING, LP

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												



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MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	8	238	4	125	2	59	2	54				

INSTITUTION: 32-0035805 - 5 CU FACTORY BUILT LENDING, LP

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	3	80	2	46	1	34						
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	2	52			1	25	1	27				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3	80	2	46	1	34						
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	2	52			1	25	1	27				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	80	2	46	1	34						
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	2	60	1	33			1	27				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	46	1	46								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	60	1	33			1	27				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	46	1	46								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	60	1	33			1	27				
OTHERS, INCLUDING HISPANIC												

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MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	3	133			2	93	1	40				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	3	117			2	75	1	42				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3	133			2	93	1	40				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	3	117			2	75	1	42				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	133			2	93	1	40				
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												

INSTITUTION: 32-0035805 - 5 CU FACTORY BUILT LENDING, LP

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	1	79			1	79						
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	79			1	79						
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	79			1	79						
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	15	567	4	125	7	306	4	136				

DISCLOSURE TABLE 7-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2008

INSTITUTION: 32-0035805 - 5 CU FACTORY BUILT LENDING, LP

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Type of Census Tract 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	2	82					2	82				
10-19% MINORITY	4	214			4	214						
20-49% MINORITY	1	33			1	33						
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	5	247			5	247						
MIDDLE INCOME	2	82					2	82				
UPPER INCOME												
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	4	214			4	214						
20-49% MINORITY	1	33			1	33						
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	2	82					2	82				
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	7	329			5	247	2	82				

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MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Type of Census Tract 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	2	79	2	79								
10-19% MINORITY	5	132	2	46	2	59	1	27				
20-49% MINORITY	1	27					1	27				
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	3	81	1	20	1	34	1	27				
MIDDLE INCOME	1	33	1	33								
UPPER INCOME	4	124	2	72	1	25	1	27				
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	2	54	1	20	1	34						
20-49% MINORITY	1	27					1	27				
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	1	33	1	33								
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	1	46	1	46								
10-19% MINORITY	3	78	1	26	1	25	1	27				
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	8	238	4	125	2	59	2	54				

DISCLOSURE TABLE 7-7: DISPOSITION OF APPLICATIONS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2008

INSTITUTION: 32-0035805 - 5 CU FACTORY BUILT LENDING, LP

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Type of Census Tract 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	4	161	2	79			2	82				
10-19% MINORITY	9	346	2	46	6	273	1	27				
20-49% MINORITY	2	60			1	33	1	27				
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	8	328	1	20	6	281	1	27				
MIDDLE INCOME	3	115	1	33			2	82				
UPPER INCOME	4	124	2	72	1	25	1	27				
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	6	268	1	20	5	248						
20-49% MINORITY	2	60			1	33	1	27				
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	3	115	1	33			2	82				
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	1	46	1	46								
10-19% MINORITY	3	78	1	26	1	25	1	27				
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	15	567	4	125	7	306	4	136				

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MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Borrower or Census Tract Characteristics	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	#	\$000's	#	\$000's	#	\$000's	#	\$000's	#	\$000's	#	\$000's
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	4	212			3	172	1	40				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	3	117			2	75	1	42				
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	4	212			3	172	1	40				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	3	117			2	75	1	42				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4	212			3	172	1	40				
OTHERS, INCLUDING HISPANIC												
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN	6	250			4	168	2	82				
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN	1	79			1	79						
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	3	133			2	93	1	40				
FEMALE												
JOINT (MALE/FEMALE)	1	79			1	79						
GENDER NOT AVAILABLE 6/	3	117			2	75	1	42				
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	2	82					2	82				
10-19% MINORITY	4	214			4	214						
20-49% MINORITY	1	33			1	33						
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	5	247			5	247						
MIDDLE INCOME	2	82					2	82				
UPPER INCOME												



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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL	7		8				
FHA							
VA							
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL			4				
FHA							
VA							
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL	5		2				
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	2		2				
FHA							
VA							
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
PREAPPROVALS RESULTING IN ORIGINATIONS							
CONVENTIONAL			NA	NA	NA	NA	NA
FHA			NA	NA	NA	NA	NA
VA			NA	NA	NA	NA	NA
FSA/RHS			NA	NA	NA	NA	NA
LOANS SOLD							
CONVENTIONAL			4				
FHA							
VA							
FSA/RHS							

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PRICING INFORMATION	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
1- TO 4-FAMILY OWNER OCCUPIED DWELLINGS (EXCLUDES MANUFACTURED HOMES)							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/ PRICING REPORTED							NA
MEAN (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
MEDIAN (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
HOEPA STATUS							
HOEPA LOAN 17/	NA	NA					NA
NOT HOEPA LOAN	NA	NA					NA
MANUFACTURED HOME OWNER OCCUPIED DWELLINGS							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/ PRICING REPORTED			1 3				NA
MEAN (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/)			4.05				NA
MEDIAN (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/)			4.06				NA
HOEPA STATUS							
HOEPA LOAN 17/	NA	NA					NA
NOT HOEPA LOAN	NA	NA	4				NA